

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period: August 2018

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Andrew Kuzy
Signature of Debtor

9/18/18
Date

Colleen Kuzy
Signature of Joint Debtor

9-18-18
Date

Signature of Preparer

Date

Printed Name of Preparer

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period: August 2018

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	1759.77	
RECEIPTS		
Wages (Net)	2606.00	
Interest and Dividend Income	0	
Alimony and Child Support	0	
Social Security and Pension Income	575.00	
Sale of Assets	0	
Other Income (attach schedule)	1230.00	
Total Receipts	4411.00	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities	1927.42	
Insurance	385.49	
Auto Expense	200.00	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance	634.12	
Medical Expenses	0	
Household Expenses	1070.99	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	0	
Taxes - Personal Property	0	
Taxes - Other (attach schedule)	240.00	
Travel and Entertainment	58.60	
Gifts	0	
Other (attach schedule)	83.40	
Total Ordinary Disbursements	4605.32	
REORGANIZATION ITEMS:		
Professional Fees THOMPSON	500.00	
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	500.00	
Total Disbursements (Ordinary + Reorganization)	5105.32	
Net Cash Flow (Total Receipts - Total Disbursements)	-694.32	
Cash - End of Month (Must equal reconciled bank	1065.45	

53.95

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

(9/99)

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Schmalz	1230.00	
Other Taxes		
Tax Escrow	240.00	
Other Ordinary Disbursements		
PA Board of Parole	33.40	
WASH Co. Courts	50.00	
Other Reorganization Expenses		

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

*"Insider is defined in 11 U.S.C. Section 101(31)

Reporting Period: _____

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

Must be completed each month		Yes	No
1.	Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2.	Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3.	Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4.	Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

Your Pay:

Earnings	Earnings	Rate	Hours	Hours
This Pay	YTD		This Pay	YTD
Regular	1387.50	15.0000	92.50	1528.00
Removal	75.00			
Total	1462.50		92.50	1528.00

Taxes	This Pay	YTD
Social Security	90.68	1484.63
Medicare	21.21	347.23
Federal Income Tax	107.54	1803.83
Pennsylvania	44.90	735.10
PA LST \$52	2.00	32.00
PA Employee Unemp.	0.88	14.36
S Strabane Twp.	14.63	239.49
Total	281.84	4656.64

Net Pay	This Pay	YTD
This Check	1180.66	19288.36

Other Information:

Tax Status	Taxable	Taxable	Status
	Earnings	Earnings	
This Pay	YTD	Exmptn	
Social Security	1462.50	23945.00	
Medicare	1462.50	23945.00	
Federal Income Tax	1462.50	23945.00	M / 0
Pennsylvania	1462.50	23945.00	M / 0
PA LST \$52	1462.50	23945.00	
PA Employee Unemp.	1462.50	23945.00	
S Strabane Twp.	1462.50	23945.00	M / 0

Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

PAPT P596

4140 E. State Street
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

Page 1 of 6

Primary Account Number:

ADDRESS SERVICE REQUESTED

>001824 2091988 0001 092543 10Z

ANDREW F. KUZY, DEBTOR IN POSSESSION
COLLEEN A. KUZY, DEBTOR IN POSSESSION
531 WARRICK DR
WASHINGTON PA 15301-9513

Managing Your Accounts



Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street
Hermitage, PA 16148



Summary of Accounts

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$1,098.37

FREE SMALL BUSINESS CHECKING

Account Summary

Date	Description	Amount		
08/01/2018	Balance Last Statement	\$1,505.87	Minimum Balance	\$583.02
	5 Credit(s) This Period	\$3,836.00	Average Ledger Balance	\$1,242.16
	73 Debit(s) This Period	\$4,243.50	Average Available Balance	\$1,027.10
08/31/2018	Balance This Statement	\$1,098.37		

Account Activity

Post Date	Description	Debits	Credits	Balance
08/01/2018	Balance Last Statement			\$1,505.87
08/03/2018	84869 POS PUR 08/02 21:07 OUTBACK 3959 WASHINGTON PA 00000000 084869 ~5812	\$67.47		\$1,438.40
08/03/2018	27495 POS PUR 08/02 07:24 SUNOCO 005968820 CANONSBURG PA 0059003 027495~5542	\$35.62		\$1,402.78
08/06/2018	38410 POS PUR 08/04 13:20 WM SUPERCENTER # WASHINGTON PA 17390049 52404~5411	\$38.35		\$1,364.43
08/06/2018	15083 POS PUR 08/04 19:14 WM SUPERCENTER # WASHINGTON PA 17390045 76542~5411	\$23.22		\$1,341.21
08/06/2018	40037 POS PUR 08/04 01:02 SARRIS CANDIES CANONSBURG PA 09227357 040037 ~5999	\$8.90		\$1,332.31
08/07/2018	528716 PIN PUR 08/07 15:05 GAMESTOP 6610 48 WASHINGTON PA 99999999 52871~7993	\$47.71		\$1,284.60
08/08/2018	SURCHARGE FEE 134650 ATM WTD 08/08 14:46 CITIZENS BANK WASHINGTON PA ML6253 134	\$3.50		\$1,281.10
08/08/2018	134650 ATM WTD 08/08 14:46 CITIZENS BANK WASHINGTON PA ML6253 134650 ~6011	\$100.00		\$1,181.10
08/08/2018	9009 PIN PUR 08/08 15:09 GIANT-EAGLE #003 Washington PA 39001100 11567~5411	\$74.38		\$1,106.72
08/08/2018	87004 POS PUR 08/07 11:16 MCDONALD'S F4865 CANONSBURG PA 1 087004 ~5814	\$11.74		\$1,094.98
08/08/2018	FEE FOR ATM WTD 08/08 14:46 CITIZENS BANK WASHINGTON PA ML6253 134650 ~6011	\$2.75		\$1,092.23



01824 2091988 005471 010741 0001/0008

ANDREW F. KUZY, DEBTOR IN

Page 3 of 6

Primary Account Number:

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
08/09/2018	CHECK # 997	\$37.00		\$1,055.23
08/09/2018	92216 POS PUR 08/08 19:36 JEFFREYS DRUG ST CANONSBURG PA 29235480 09221~5912	\$17.76		\$1,037.47
08/09/2018	98292 POS PUR 08/07 20:18 CHICK-FIL-A #032 WASHINGTON PA 1 098292 ~5814	\$14.72		\$1,022.75
08/10/2018	SURCHARGE FEE 944958 ATM WTD 08/10 12:06 CFSBANK WASHINGTON PA XM2837 944958 ~6	\$2.00		\$1,020.75
08/10/2018	944958 ATM WTD 08/10 12:06 CFSBANK WASHINGTON PA XM2837 944958 ~6011	\$140.00		\$880.75
08/10/2018	6791 POS PUR 08/09 13:12 AMZN MKTP US AMZ AMZN.COM/BILL WA 00000000 00~5942	\$39.99		\$840.76
08/10/2018	30197 POS PUR 08/09 23:27 ARBYS 7648 WASHINGTON PA 00762455 030197 ~5814	\$15.02		\$825.74
08/10/2018	FEE FOR ATM WTD 08/10 12:06 CFSBANK WASHINGTON PA XM2837 944958 ~6011	\$2.75		\$822.99
08/13/2018	DEPOSIT		\$1,180.66	\$2,003.65
08/13/2018	CHECK # 998	\$250.00		\$1,753.65
08/13/2018	CHECK # 999	\$165.41		\$1,588.24
08/13/2018	718920 POS PUR 08/11 18:37 WAL-MART #1739 WASHINGTON PA 17390048 8223502~5411	\$65.38		\$1,522.86
08/13/2018	597130 POS PUR 08/12 09:24 WAL-MART #1739 WASHINGTON PA 17390056 8224088~5411	\$63.19		\$1,459.67
08/13/2018	CHECK # 1	\$60.00		\$1,399.67
08/13/2018	911906 PIN PUR 08/12 12:48 KOHLS 1022 353 W WASHINGTON PA 99999999 91190~5311	\$59.97		\$1,339.70
08/13/2018	705560 PIN PUR 08/12 13:23 UNDER ARMOUR PIT WASHINGTON PA 29933507 70556~5655	\$55.02		\$1,284.68
08/13/2018	52597 POS PUR 08/12 22:59 MAX & ERMA'S WAS 406-8625228 PA 73654212 0525~5812	\$41.88		\$1,242.80
08/13/2018	56344 POS PUR 08/12 06:10 ADIDAS 6190 WASHINGTON PA 00008216 056344 ~5655	\$37.48		\$1,205.32
08/13/2018	83830 POS PUR 08/10 14:04 SPEEDWAY 02915 7 WASHINGTON PA LK469805 08383~5542	\$33.10		\$1,172.22
08/13/2018	4181 POS PUR 08/10 03:27 ABM PARKING LIBE PITTSBURGH PA 00000000 00418~7523	\$8.00		\$1,164.22
08/13/2018	854059 PIN PUR 08/13 09:40 USPS PO 41115205 CANONSBURG PA 99999999 85405~9402	\$3.41		\$1,160.81
08/14/2018	46462 PIN PUR 08/14 12:34 SAMS CLUB #6251 WASHINGTON PA 62510006 862694~5300	\$111.06		\$1,049.75
08/14/2018	22777 POS PUR 08/13 02:18 SPEEDWAY 02915 7 WASHINGTON PA LK469805 02277~5542	\$10.01		\$1,039.74
08/14/2018	19045 POS PUR 08/13 03:35 JEFFREYS DRUG ST CANONSBURG PA 29235480 01904~5912	\$10.00		\$1,029.74
08/15/2018	45391 POS PUR 08/14 02:28 MCDONALD'S F2383 WASHINGTON PA 1 045391 ~5814	\$9.53		\$1,020.21
08/16/2018	DEPOSIT		\$600.00	\$1,620.21
08/16/2018	69050 POS PUR 08/15 21:48 KENNYWOOD WEB 412-461-0500 PA 00000000 069050~7996	\$33.98		\$1,586.23
08/16/2018	67281 POS PUR 08/15 10:11 KENNYWOOD/STRATW WEST MIFFLIN PA 00000000 067~7996	\$21.36		\$1,564.87
08/17/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,504.87
08/17/2018	43924 POS PUR 08/16 07:45 SPEEDWAY 02915 7 WASHINGTON PA LK469805 04392~5542	\$37.00		\$1,467.87



01624 2013966 005472 010943 0002/0003

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
08/20/2018	22911 POS PUR 08/20 11:57 AMERICAN-WATER-P 800-272-1325 PA 00000000 022~4900	\$194.18		\$1,273.69
08/20/2018	435927 PIN PUR 08/19 13:57 TARGET T-1216 33 Washington PA 99999999 43592~5310	\$39.21		\$1,234.48
08/20/2018	0010 POS PUR 08/19 17:05 MCM INC CECIL PA 00006594 000010 ~5812	\$24.62		\$1,209.86
08/20/2018	52139 POS PUR 08/19 11:31 WM SUPERCENTER # WASHINGTON PA 17390051 58543~5411	\$13.06		\$1,196.80
08/20/2018	5788 POS PUR 08/18 01:00 DUNKIN #354289 Q CANONSBURG PA 3542001 005788~5814	\$8.99		\$1,187.81
08/21/2018	40953 PIN PUR 08/21 17:36 WM SUPERCENTER # WASHINGTON PA 17390046 77916~5411	\$50.32		\$1,137.49
08/21/2018	3973 POS PUR 08/20 11:23 JEFFREYS DRUG ST CANONSBURG PA 29235480 00397~5912	\$18.34		\$1,119.15
08/22/2018	COMCAST COMCAST	\$323.41		\$795.74
08/22/2018	57407 POS PUR 08/22 13:15 WENDY'S 413 WASHINGTON PA 65693009 297785 ~5814	\$12.72		\$783.02
08/23/2018	CHECK # 1001	\$200.00		\$583.02
08/24/2018	DEPOSIT		\$1,425.34	\$2,008.36
08/24/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,948.36
08/24/2018	43131 POS PUR 08/23 06:30 TMOBILE POSTPAID 800-937-8997 WA 00000000 043~4814	\$148.00		\$1,800.36
08/24/2018	21777 POS PUR 08/24 17:27 WM SUPERCENTER # WASHINGTON PA 17390044 76349~5411	\$77.87		\$1,722.49
08/24/2018	CHECK # 1008	\$50.00		\$1,672.49
08/24/2018	CHECK # 1005	\$33.40		\$1,639.09
08/24/2018	64537 POS PUR 08/23 06:04 SUNOCO 005968820 CANONSBURG PA 0059003 064537~5542	\$31.71		\$1,607.38
08/24/2018	90006 POS PUR 08/22 04:05 MCMURRAY DRY CLE CANONSBURG PA 78681817 09000~7216	\$10.00		\$1,597.38
08/24/2018	69895 POS PUR 08/23 03:57 PANERA BREAD #20 WASHINGTON PA 00002595 06989~5812	\$6.98		\$1,590.40
08/24/2018	329845 POS PUR 08/24 17:07 WAL-MART #1739 WASHINGTON PA 24173901 329845 ~5411	\$4.62		\$1,585.78
08/24/2018	0004 POS PUR 08/22 23:31 THE BEAU MART WASHINGTON PA 00000687 000004 ~5499	\$4.30		\$1,581.48
08/27/2018	554925 PIN PUR 08/25 13:09 DEALS 60 TRINITY WASHINGTON PA 99999999 55492~5331	\$25.72		\$1,555.76
08/27/2018	30067 POS PUR 08/25 08:50 ARBYS 7648 WASHINGTON PA 00762455 030067 ~5814	\$23.49		\$1,532.27
08/27/2018	CHECK # 1009	\$20.00		\$1,512.27
08/27/2018	40135 POS PUR 08/24 22:46 MOE'S SW GRILL 3 WASHINGTON PA 00628697 04013~5814	\$19.03		\$1,493.24
08/27/2018	51719 POS PUR 08/26 16:34 WM SUPERCENTER # WASHINGTON PA 17390056 60313~5411	\$18.50		\$1,474.74
08/27/2018	0097 POS PUR 08/23 22:08 PPAP SMITHFIELD PITTSBURGH PA 00352851 000097~7523	\$5.00		\$1,469.74
08/27/2018	60004 POS PUR 08/24 01:42 WHS FAMILY MEDIC WASHINGTON PA 74902060 06000~8099	\$5.00		\$1,464.74
08/28/2018	DEPOSIT		\$330.00	\$1,794.74
08/28/2018	CHECK # 1007	\$249.66		\$1,545.08
08/29/2018	25420 POS PUR 08/28 16:59 MCDONALD'S F4865 CANONSBURG PA 1 025420 ~5814	\$22.12		\$1,522.96
08/30/2018	FIRSTENERGY OPCO FE ECHECK	\$618.61		\$904.35
08/30/2018	636277 PIN PUR 08/30 07:16 Wal-Mart Super C WASHINGTON PA 17390027 82429~5411	\$28.21		\$876.14



First National Bank

Document Page 11 of 11

Statement Ending 08/31/2018

ANDREW F. KUZY, DEBTOR IN

Page 5 of 6

Primary Account Number:

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
08/30/2018	79994 POS PUR 08/29 07:13 JEFFREYS DRUG ST CANONSBURG PA 29235480 07999~5912	\$17.76		\$858.38
08/31/2018	DEPOSIT		\$300.00	\$1,158.38
08/31/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,098.38
08/31/2018	NEGATIVE COLLECTED BALANCE FEE	\$0.01		\$1,098.37
08/31/2018	Balance This Statement			\$1,098.37

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1	08/13/2018	\$60.00	999	08/13/2018	\$165.41	1007*	08/28/2018	\$249.66
997*	08/09/2018	\$37.00	1001*	08/23/2018	\$200.00	1008	08/24/2018	\$50.00
998	08/13/2018	\$250.00	1005*	08/24/2018	\$33.40	1009	08/27/2018	\$20.00

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
08/03/2018	\$1,402.78	08/14/2018	\$1,029.74	08/23/2018	\$583.02
08/06/2018	\$1,332.31	08/15/2018	\$1,020.21	08/24/2018	\$1,581.48
08/07/2018	\$1,284.60	08/16/2018	\$1,564.87	08/27/2018	\$1,464.74
08/08/2018	\$1,092.23	08/17/2018	\$1,467.87	08/28/2018	\$1,545.08
08/09/2018	\$1,022.75	08/20/2018	\$1,187.81	08/29/2018	\$1,522.96
08/10/2018	\$822.99	08/21/2018	\$1,119.15	08/30/2018	\$858.38
08/13/2018	\$1,160.81	08/22/2018	\$783.02	08/31/2018	\$1,098.37

